



Good Neighbor News

Winter-2013

A City of Carlsbad Police Department Neighborhood Watch Publication

Need a Contractor in 2013?

A fresh new year brings thoughts of house projects to freshen up your home. Make sure you are prepared by following these tips.

The California Contractors State License Board (CSLB) reminds consumers that you can do more to protect yourself before hiring a contractor than after the damage is done. Before you sign a contract, hire a contractor, or pay for work and repair to your home, review the information on the CSLB website (www.cslb.ca.gov).

Contractor scams

Door-to-Door Solicitation – A solicitor offers to do work at a reduced price. Once payment is made, little or no work is done and the project is abandoned.

High Pressure Sales – A contractor pushes for an immediate decision about work, which makes it impossible for the homeowner to get competitive bids, check licenses or review references.

Scare Tactics – A contractor offers to perform a free inspection and then claims that faulty wiring, bad plumbing, or a leaky roof put the homeowner in danger. The worried homeowner agrees to needless and over-priced work.

Demand for Cash – A contractor demands a cash payment, sometimes going so far as to drive the victim to the bank and then disappearing with the cash.

Large Down Payments – A contractor takes more for a down payment than is allowed by law. *By law, a down payment cannot exceed 10 percent of the project price or \$1,000*, whichever is less.

Verbal Agreements – A contractor states that a written contract is unnecessary and then delivers shoddy work or none at all.



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Preparing to hire a contractor

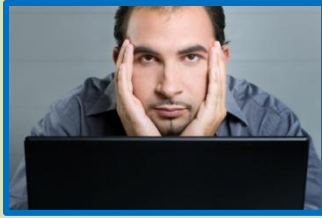
- ✓ Go to www.cslb.ca.gov and read the section under "Hire a Contractor."
- ✓ Read the CSLB publication "What You Should Know before You Hire a Contractor" or call CSLB at (800) 321-CSLB (2752) to have one mailed to you.
- ✓ Take your time before you make a decision about hiring a contractor.
- ✓ Get at least three bids and check references.
- ✓ Hire only licensed contractors. Anyone performing home improvement work valued at \$500 or more must be licensed by the Contractors State License Board.
- ✓ Get the contractor's license number and verify license status on-line or by calling (800) 321-CSLB (2752).

The contract

- ✓ Get your contract in writing and don't sign anything until you understand the terms.
- ✓ Required a specific written description of work to be done, materials to be used, total cost of the project, and start and completion dates.
- ✓ Ask a friend, relative, or legal representative to review the contract before you sign it.

The payment

- ✓ Don't pay in cash.
- ✓ Include a payment schedule in your written contract.
- ✓ Don't pay more than 10 percent of the job or \$1,000, whichever is less, as a down payment.
- ✓ Don't let payments get ahead of the work.



FBI Warns about Computer Ransomware

Malware helps crooks freeze your computer and extort money.

According to the FBI (www.fbi.gov) a new extortion technique is being used by cyber crooks. These crooks are using the Citadel malware platform to deliver Reveton ransomware.

The latest version of the ransomware uses the name of the Internet Crime Complaint Center to frighten victims into sending money to the culprits. In addition to instilling a fear of prosecution, this version of the malware also claims that the user's computer activity is being recorded using audio, video, and other devices.

This malware lures the victim to a drive-by download website, at which time the ransomware is installed on the user's computer.

Once installed, the computer freezes and a screen warns the user they have violated United States Federal Law. The message further states that a law enforcement agency has determined that a computer using the

victim's IP address has accessed child pornography and other illegal content.

To unlock the computer, the user is instructed to pay a fine using prepaid money card services. The geographic location of the user's PC determines what payment services are offered.

In addition to the ransomware, the Citadel malware continues to operate on the compromised computer and can be used to commit online banking and credit card fraud.

This is not a legitimate message, but rather is an attempt to extort money from the victim. If you have received this or a similar message, **do not follow payment instructions.**

The FBI suggests that you:

- File a complaint at www.IC3.gov.
- Keep operating systems, and legitimate antivirus and antispyware software updated.
- Contact a reputable computer expert to assist with removing the malware.

For more information, visit www.fbi.gov.

Carlsbad Crime Prevention Tip

Don't give a thief a key to your home.

The City of Carlsbad Police Department has noticed an upward trend lately, the theft of gate and garage door remotes from cars. Your remote can be a key into your home. Remove all property from vehicles including the remote and you will remove the opportunity for crime.

Helping your Child Manage Conflict

Conflict is a fact of life.



Children face many conflicts in their lives. Maybe someone teases a child, a friend doesn't want to be friends anymore, or a group at school won't let the child sit with them at lunch. At home conflicts can involve possessions, responsibilities or privacy. Children learn how to manage conflict in the same way they learn to do many other things—by watching what goes on around them. Here are a few tips:

- Experts tell us that 20 minutes of positive adult attention each day can dramatically reduce a child's aggressive behavior.
- Sometimes the purpose of a fight with a brother or sister is to get attention. Encourage your child to ask for attention by expressing needs.
- Catch your child doing something right. Praise your child for doing well, rather than reprimanding him when mistakes are made.
- Teach your child to recognize the feelings of others by pointing them out. When children learn to recognize what someone else is feeling, they are better able to respond appropriately.
- Listen first, and then help your child find a solution. Recognize your child's feelings before helping to work out a solution.
- Use positive methods to discipline your child. Avoid yelling or using physical punishment. Through your example, your child will learn how to manage conflict.

FOR MORE INFORMATION

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